

Abbreviations

ABS	Australian Bureau of Statistics
ACH	Automated clearing house
AI	Artificial intelligence
ALM	Asset-liability management
AML	Anti-money laundering
APRA	Australian Prudential Regulation Authority
ATM	Automated teller machine
BICRA	Banking Industry Country Risk Assessment
BIS	Bank for International Settlements
BoE	Bank of England
BoJ	Bank of Japan
BoK	Bank of Korea
BOP	Balance of payments
BSI	Banking system indicator
CBC	Central Bank of the Republic of China (Taiwan)
CET1	Common Equity Tier 1
CFT	Countering the financing of terrorism
CIFS	CBC Interbank Funds Transfer System
COVID-19	Coronavirus disease 2019
CP	Commercial paper
CP2	Non-guaranteed CP
CPI	Consumer price index
CRE	Commercial real estate
CVA	Counterparty credit valuation adjustment
DBU	Domestic banking unit
DGBAS	Directorate General of Budget, Accounting and Statistics of the Executive Yuan
D-SIB	Domestic systemically important bank

ECB	European Central Bank
EPU	Economic policy uncertainty
ETF	Exchange Traded Fund
EU	European Union
EUR	Euro
FC	Foreign currency
Fed	Federal Reserve System
FISC	Financial Information Service Co., Ltd.
FSA	Financial Services Agency
FSC	Financial Supervisory Commission
FSI	Financial soundness indicators
FSOC	Financial Stability Oversight Council
FX	Foreign exchange
GDP	Gross domestic product
HKMA	Hong Kong Monetary Authority
IAIS	International Association of Insurance Supervisors
ICS	Insurance capital standard
IFIS	Interbank Financial Information System
IFRS	International Financial Reporting Standard
IMF	International Monetary Fund
IOSCO	International Organization of Securities Commissions
IRB	Internal Ratings-Based
JCIC	Joint Credit Information Center
JPY	Japanese yen
KRW	Korean won
LCR	Liquidity coverage ratio
LTV	Loan-to-value
MOF	Ministry of Finance
MOI	Ministry of the Interior
MPI	Macro-Prudential Indicator
MYR	Malaysian ringgit
NCD	Negotiable certificates of deposit
NDSR	Non-default spread risk

NEER	Nominal effective exchange rate
NGFS	Network for Greening the Financial System
NPL	Non-performing loan
NSFR	Net stable funding ratio
NTD	New Taiwan dollar
OBU	Offshore banking unit
OSFI	Office of the Superintendent of Financial Institutions
OTC	Over-the-counter
P/E ratio	Price-to-earnings ratio
PPI	Producer price index
PPS	Percentage points
QR	Quick Response
RBC	Risk-based Capital
R&D	Research and Development
REER	Real effective exchange rate
REITs	Real Estate Investment Trusts
RMB	Renminbi
ROA	Return on assets
ROE	Return on equity
RWA	Risk-Weighted Assets
SGD	Singapore dollar
SITCA	Securities Investment Trust and Consulting Association
SITEs	Securities investment trust enterprises
SME	Small and medium-sized enterprise
SMEG	Small and Medium Enterprise Credit Guarantee Fund
T1L	Tier 1 Limited
T2	Tier 2
TAIEX	Taiwan Stock Exchange Weighted Index
Taipower	Taiwan Power Company
TCH	Taiwan Clearing House
TCFD	Task Force on Climate-related Financial Disclosures
TEJ	Taiwan Economic Journal Co., Ltd.
TIGF	Taiwan Insurance Guaranty Fund

TISA	Taiwan Individual Saving Account
TPE_x	Taipei Exchange
TPEX	Taipei Exchange Capitalization Weighted Stock Index
TPU	Trade policy uncertainty
TWQR	common QR code payment standard
TWSE	Taiwan Stock Exchange
USD	US dollar
VaR	Value at risk
VASPs	Virtual Asset Service Providers
WUI	World uncertainty index